



2005 Elder Update

DISASTER PREPAREDNESS GUIDE FOR ELDERS



Florida Department of Elder Affairs

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On November 30, 2004, Lt. Governor Toni Jennings and Emergency Management Director Craig Fugate announced the end of the most active hurricane season in 118 years. Not since 1886 has any one state had to withstand four hurricanes in one year. During the landmark months of August, September, October and November 2004, all 67 counties in Florida received a federal disaster declaration for at least one of the five major storms to affect the state: Tropical Storm Bonnie and Hurricanes Charley, Frances, Ivan and Jeanne.

After a year in which Florida faced no hurricanes, the 2004 hurricane season began on August 12, 2004, when Tropical Storm Bonnie made landfall. The next day Hurricane Charley crashed ashore in Lee and Charlotte Counties with its 150 mph winds.

Charley—a category four hurricane—became the first hurricane to strike Florida since Hurricane Irene in October 1999, and it was

Continued on page 21



A MESSAGE from the GOVERNOR

by Governor Jeb Bush

As we prepare for the 2005 hurricane season, it is impossible not to reflect on last year's historic events. The 2004 hurricane season assured our place in history, not only in terms of destruction caused by Charley, Frances, Ivan and Jeanne but in terms of a united response and recovery effort as well. If the occurrence of four major hurricanes making landfall in one state was unprecedented, so too was the speed and efficiency with which Floridians were able to respond. As we look ahead to the 2005 hurricane season we must learn from the past and continue to prepare for the worst. I urge each Floridian to create an emergency plan that includes a disaster supply kit, evacuation plans and a list of pre-identified meeting places. If there is a mandatory evacuation in your area, plan to leave early to avoid delays on the highway. We must use our experiences from the 2004 hurricane season as a guide to help us better prepare for the future.



A MESSAGE from the SECRETARY

By Carole Green

On behalf of the Florida Department of Elder Affairs, I am proud to present the 2005 Disaster Guide. It is our hope that you will find this special issue of the Elder Update a helpful tool in preparing yourself for the upcoming hurricane season, as well as for other possible disasters.

Thanks to the brave and selfless acts of our friends and neighbors, today we are a stronger state. Charley, Frances, Ivan and Jeanne have taught us a great deal about our capabilities and ourselves. With the knowledge acquired and the partnerships forged during the 2004 hurricane season, we are better prepared than ever before to tackle the challenges brought on by hurricanes and other disasters.

After the storms of 2004, the state experienced an unprecedented response and Florida's seniors played a major role in this recovery effort. Throughout Florida, elders joined people of all ages to help our communities bounce back. As I travel the state, I continue to hear incredible stories of kindness and I know many more stories remain untold. It is stories like these that make me proud to be the Secretary of Elder Affairs.

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Elder Update

DISASTER PREPAREDNESS 2005

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Elder Update is a bimonthly publication mailed in-state to Florida residents at no cost to recipients. Out of state, Elder Update can be accessed at <http://elderaffairs.state.fl.us>.

DISASTER PREPAREDNESS 2005 ENGLISH

Hurricane E-mail Alert System

The American Red Cross has designed the Hurricane E-Mail Alert System to keep you informed throughout the 2005 hurricane season on the location of hurricanes in the Atlantic and Gulf of Mexico. To be added to the Hurricane and Severe Weather E-mail, please visit the following web site:

<http://www.tallytown.com/redcross/hwns.html>

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Disaster Preparedness GUIDE FOR ELDERS 2005

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Atlantic Basin Seasonal Hurricane Forecast for 2005

By William M. Gray and Colleagues / Colorado State University

Tropical Cyclone Seasonal Forecast for 2005

(As of April 1, 2005)

Predictions:

(Average in Parentheses)

Named Storms (9.6).....	13
Named Storm Days (49.1).....	65
Hurricanes (5.9).....	7
Hurricane Days (24.5).....	35
Intense Hurricanes – Category 3, 4, 5 (2.3).....	3
Intense Hurricane Days (5).....	7
Net Tropical Cyclone Activity (100.0%).....	135%

PROBABILITIES OF AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE LANDFALL ON EACH OF THE FOLLOWING COASTAL AREAS:

Entire U.S. coastline.....	73%
(average for last century is 52%)	
U.S. East Coast Including Peninsula Florida.....	53%
(average for last century is 31%)	
Gulf Coast from the Florida Panhandle westward to Brownsville.....	41%
(average for last century is 30%)	

Expected above-average major hurricane landfall risk in the Caribbean.

<http://typhoon.atmos.colostate.edu/forecasts>



NEW SUBSCRIPTIONS ONLY!!

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City _____ State Florida Zip Code _____

County _____

Date _____ Signature _____

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The Saffir-Simpson Hurricane Scale

Category 1

Winds 74-95 mph

Minimal damage:

Unanchored mobile homes,
vegetation and signs.

Storm surge: 4-5 feet

Category 2

Winds 96-110 mph

Moderate damage:

All mobile homes, roofs, small
crafts, flooding.

Storm surge: 6-8 feet

Category 3

Winds 111-130 mph

Extensive damage:

Small buildings, low-lying
roads cut off.

Storm surge: 9-12 feet

Category 4

Winds 131-155 mph

Extreme damage:

Roofs destroyed, trees down,
roads cut off, mobile homes
destroyed. Beach homes
flooded.

Storm surge: 13-18 feet

Category 5

Winds greater than 155 mph

Catastrophic damage:

Most buildings destroyed.
Vegetation destroyed. Major
roads cut off. Homes flooded.

Storm surge: > 18 feet

www.floridadisaster.org



Hurricane Watch or Warning? What to do!

Here are some basic steps to take to prepare for the storm:

- Learn about your community's emergency plans, warning signals, evacuation routes and locations of emergency shelters.

- Identify potential home hazards and know how to secure or protect them before the hurricane strikes. Be prepared to turn off electrical power when there is standing water, fallen power lines or before you evacuate. Turn off gas and water supplies before you evacuate. Secure structurally unstable building materials.

- Buy a fire extinguisher and make sure your family knows where to find it and how to use it.

- Locate and secure your important papers, such as insurance policies, wills, licenses, stocks, etc.

- Post emergency phone numbers near every phone.

- Inform local authorities about any special needs, i.e., elderly or bedridden people, or anyone with a disability.

Emergency Supplies Needed

You should stock your home with supplies that may be needed during the emergency period.

Preparing to Evacuate

Expect the need to evacuate, and prepare for it. The National Weather Service will issue a hurricane watch when there is a threat to coastal areas of hurricane conditions within 24-36 hours.

When a hurricane watch is issued, you should:

- Fill your automobile's gas tank.
- If no vehicle is available, make arrangements with friends or family for transportation.

- Fill your clean water containers.
- Review your emergency plans and supplies, checking to see if any items are missing.



Preparing for a Hurricane

- Tune in to the radio or television for weather updates.

- Listen for disaster sirens and warning signals.

- Prepare an emergency kit for your car with food, flares, booster cables, maps, tools, a first aid kit, fire extinguisher, sleeping bags, etc.

- Secure any items outside which may damage property in a storm, such as bicycles, grills, propane tanks, etc.

- Cover windows and doors with plywood or boards, or place large strips of masking tape or adhesive tape on the windows to reduce the risk of breakage and flying glass.

- Put livestock and family pets in a safe area. Due to food and sanitation requirements, emergency shelters cannot accept animals.

- If possible, park vehicles under cover.

- Fill sinks and bathtubs with water as an extra supply for washing.

- Adjust the thermostat on refrigerators and freezers to the coolest possible temperature.

If Ordered to Evacuate

Because of the destructive power of a hurricane, you should never ignore an evacuation order. Authorities will be most likely to direct you

to leave if you are in a low-lying area, or within the greatest potential path of the storm. If a hurricane warning is issued for your area, or you are directed by authorities to evacuate the area:

- Take only essential items with you.

- Leave pets indoors in a safe, covered area with ample food and water.

- If you have time, turn off the gas, electricity and water.

- Disconnect appliances to reduce the likelihood of electrical shock when power is restored.

- Make sure your automobile's emergency kit is ready.

- Follow the designated evacuation routes — others may be blocked — and expect heavy traffic.

If Ordered NOT to Evacuate

The great majority of injuries during a hurricane are cuts caused by flying glass or other debris. Other injuries include puncture wounds resulting from exposed nails, metal or glass and bone fractures.

To get through the storm in the safest possible manner:

- Monitor the radio or television for weather conditions, if possible.

- Stay indoors until the authorities declare the storm is over.

- Do not go outside, even if the weather appears to have calmed — the calm "eye" of the storm can pass quickly, leaving you outside when strong winds resume.

- Stay away from all windows and exterior doors, seeking shelter in a bathroom or basement. Bathtubs can provide some shelter if you cover yourself with plywood or other materials.

- Prepare to evacuate to a shelter or to a neighbor's home if your home is damaged, or if you are instructed to do so by emergency personnel.

www.cdc.gov

Hurricane Facts

- A hurricane is a type of tropical cyclone, the generic term for a low pressure system that generally forms in the tropics. A typical cyclone is accompanied by thunderstorms, and in the Northern Hemisphere, a counterclockwise circulation of winds near the Earth's surface.

- All Atlantic and Gulf of Mexico coastal areas are subject to hurricanes or tropical storms. Parts of the Southwest United States and the Pacific Coast experience heavy rains and floods each year from hurricanes spawned off Mexico. The Atlantic hurricane season lasts from June to November, with the peak season from mid-August to late October.

- Hurricanes can cause catastrophic damage to coastlines and several hundred miles inland. Winds can exceed 155 miles per hour. Hurricanes and tropical storms can also spawn tornadoes and microbursts, create storm surges along the coast and cause extensive damage from heavy rainfall.

Evacuating the Area of a Hurricane

If a hurricane is issued for your area — or if authorities tell you to evacuate — take only items that are essential to you. If you have time, turn off the gas, electricity and water going into your home. Disconnect appliances to reduce the likelihood of electrical shock when the power is restored. Make sure that your automobile's emergency kit is ready — if you don't have an automobile emergency kit, purchase one. Be sure to take a supply of your prescription drugs with you. Follow designated evacuation routes — others may be blocked — and expect heavy traffic.

Boil Water Advisory

Create a supply of water that is safe for cooking, drinking and tooth brushing by bringing water to a rolling boil for one minute. You should begin timing it when the water starts to bubble. Cool the water, then place in clean containers for use or refrigerate.

Hot — not boiled — soapy water can be used for dishwashing and kitchen or bathroom surface cleaning. As a precaution, add one tablespoon of bleach per gallon of water. Laundry and showering water does not need to be treated, unless specifically listed.

Prescription Medications

As you evacuate, remember to take your prescription medications with you. Many businesses, including pharmacies, may be closed during or after a hurricane. A week's supply of medications should be kept on hand at all times in case of an emergency.

Carbon Monoxide

During a power outage, running power generators or other devices can lead to deadly carbon monoxide poisoning. Carbon monoxide is an odorless, colorless, tasteless gas that

kills more than 500 Americans each year. Never use generators, grills, camp stoves or other gasoline-, charcoal- or propane-burning devices inside your home, basement, garage or carport or outside, near an open window.

Staying Safe in Your Home During a Hurricane

If emergency personnel recommend that you evacuate your home because of an oncoming hurricane, you should follow local emergency management instructions. If you are unable to evacuate, there are things you can do to protect yourself in your home.

Seek shelter in a basement or in an interior room with no windows. Monitor all radio or television weather reports, preferably on an NOAA weather radio. Stay indoors until authorities declare the storm is over. Do not go outside — even if the weather appears to have calmed — before you get clearance from local emergency management, as strong winds can resume quickly.

Electrical Safety

During hurricanes, power outages and flooding often cause electrical hazards. Never touch a downed power line, or anything in contact with a downed power line. Contact the utility company before perform-

ing work near a downed power line. If a power line falls on your vehicle while you are in it, remain in your car unless the vehicle catches fire or authorities tell you it is safe to do so.

Shut off electricity and natural gas in your home — if time permits before a hurricane — and do not turn the power back on until a qualified professional has inspected all equipment. Do not touch a person who appears to have been electrocuted without checking to see whether or not the person is still in contact with the electrical source.

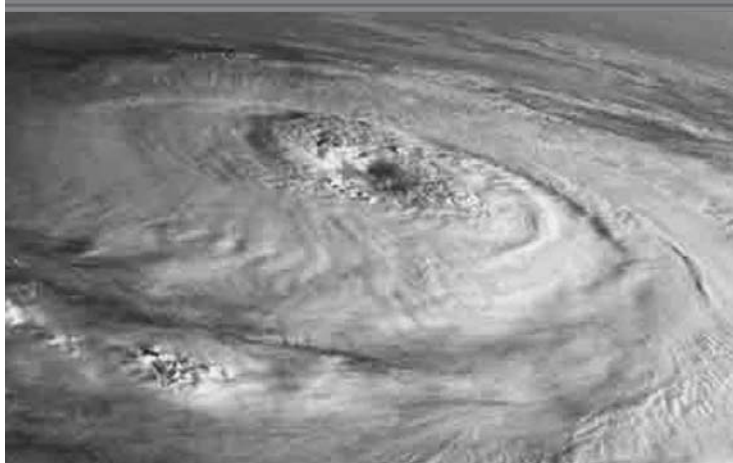
Building Safety

Buildings may no longer be safe following a hurricane or flood. There are a number of dangers that you need to be aware of as you return to — and begin cleaning up — your home or other building. In general, return to buildings during the daytime so that you don't have to use lights and be aware of possible structural, electrical or gas-leak hazards.

Fire Hazards

Use battery-powered lanterns and flashlights, if possible, instead of candles. If you must use candles, make sure that you put them in safe holders, away from curtains, paper, wood or any other flammable items.

HURRICANE TIPS TO KNOW



Mold Prevention

Rain or floodwaters that get into buildings can create conditions that enable mold to grow; however, you can take steps to prevent mold growth. The most important step is to ensure that water is no longer entering the house by making all necessary repairs. Following that, clean and dry all wet items within 48 to 72 hours, keep wet areas well ventilated, discard materials that retain water and can't be repaired, and if you see or smell mold, clean it with a solution of one cup of household liquid bleach per one gallon of water.

Clean Up

To prevent illness, disinfect and dry buildings and items in them. This will prevent growth of some bacteria, viruses, mold and mildew that can cause illness.

Clean all walls, floors and counter surfaces with soap and water. Disinfect them with a solution of one cup of household bleach per one gallon of water. Wash all clothes and linen in hot water. Air-dry and spray with disinfectant all un-washable items (for example, mattresses or furniture). Steam clean carpets. Throw away all items touched by water that cannot be disinfected.

Animals and Mosquitoes

Wild or stray animals may be disoriented and dangerous following a hurricane, flood or other disaster, so be cautious. It is imperative to beware of snakes and other wild animals that may have been brought into the area by floodwaters.

If you are bitten, try to identify the snake so that, if it is poisonous, you can be given the correct anti-venom. Do not cut the wound or attempt to suck the venom out. Secure all food sources and remove any animal carcasses from your property to avoid attracting other animals, such as rats. Wear insect repellent when outdoors as flooding can lead to more mosquitoes, which may carry disease.

Source: www.cdc.gov

Hurricane Assistance for Seniors

Assistance for senior citizens and those with special needs — in the form of counseling and help filling out paperwork — was made available for Florida residents affected by any one of the four hurricanes that impacted the state during the 2004 hurricane season.

Friends, neighbors, relatives and community groups can help seniors obtain that assistance from the Federal Emergency Management Agency (FEMA) and the Florida State Emergency Response Team (SERT).

"Stress caused by last year's storms is especially hard for many seniors," said Federal Coordinating Officer Bill Carwile. "And we hope family, friends and neighbors will take the initiative to ensure that senior citizens and those with special needs are not left out of the disaster recovery process."

Some seniors may hesitate to complete an application form for a Small Business Administration (SBA) low-interest loan, but must do so to keep the door open for other types of assistance. If a loan is not appropriate, the applicant can be referred to the Other Needs Assistance (ONA) grant program — but only after being declined by SBA. They cannot apply directly to the ONA program. Therefore, those who do not complete an SBA loan application may be disqualifying themselves for other types of assistance. The applicant is not obligated to take an SBA loan if approved, but if the loan is offered and refused, there is no referral to grant programs.

Older adults may also hesitate to apply for assistance because they are concerned they may be forced to move from their home into a nursing home or travel trailer. Therefore, they choose to stay in familiar surroundings even though their home is damaged. They will not be required to leave their home against their will. Another occasional misconception is that they must repay assistance awarded in the form of a grant, but FEMA and state grants do not require repayment.

Following a disaster, seniors are often separated from their usual community and support groups, which further compounds communication and transportation challenges. Family, friends and neighbors are encouraged to take a personal interest in the welfare of those with special needs and to offer help and transportation as needed. They can reassure the victim that he or she won't be forced to move and that an assistance grant does not have to be repaid. If crisis counseling appears to be necessary, older adults can call Project Hope, the Florida Department of Children and Families crisis counseling program, at 1-866-518-1825. Project Hope is available 24 hours a day, seven days a week.



The first step in registering for disaster assistance is to call the FEMA toll-free registration number 1-800-621-FEMA (1-800-621-3362), or (TTY) 1-800-462-7585 for those with hearing or speech impairment. The applicant will receive a registration number, which tracks them through the recovery process. That process is individually handled if they are identified as having special needs according to set criteria.

The next step for an applicant with special needs is to complete and sign an "Authorization to Release Confidential Information." FEMA Disaster Recovery Centers, staffed by experts, can help them complete the release form, which satisfies privacy laws so that eligibility for various kinds of disaster assistance may be determined. Community relations workers and housing inspectors also have the forms, and actively seek out people who need help completing them.

Information provided during these first two steps automatically triggers the third and final stage of individual assistance to seniors with special needs. "FEMA and the State of Florida work closely with each identified individual to smooth the process of getting the help needed," said State Coordinating Officer Craig Fugate. "That help can take the form of loans, grants or help in contacting voluntary agencies such as the Salvation Army, American Red Cross and a multitude of other volunteer and faith-based groups."

Source: FEMA Recovery News

Terms to Know

- **Tropical Depression** — An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 mph (33 knots) or less.
- **Tropical Storm** — An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39-73 mph (34-63 knots).
- **Hurricane** — An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 mph (64 knots) or higher.
- **Storm Surge** — A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50-1000 miles wide.
- **Storm Tide** — A combination of storm surge and the normal tide (i.e., a 15-foot storm surge combined with a two-foot normal high tide over the mean sea level created a 17-foot storm tide).
- **Hurricane/Tropical Storm Watch** — Hurricane/tropical storm conditions are possible in the specified area, usually within 36 hours. Tune in to NOAA Weather Radio, commercial radio or television for information.
- **Hurricane/Tropical Storm Warning** — Hurricane/tropical storm conditions are expected in the specified area, usually within 24 hours.
- **Short Term Watches and Warnings** — These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.

Source: www.fema.gov



FLOOD INSURANCE - Your Options

The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Ninety-five percent of all Florida communities participate in the National Flood Insurance Program. Even if you do not live near water, your home still has a chance of being flooded. In fact, 25 to 30 percent of flood insurance claims are paid in low risk areas.

Flood losses aren't covered by your homeowners' insurance policy. Floodwaters have the power to damage not only your home and sense of security, but also your financial future.

OPTION 1:

Hope that you'll receive federal disaster relief if a flood hits.

Many people wrongly believe that the U.S. government will take care of all their financial needs if they suffer damage due to flooding. The truth is that federal disaster assistance is only available if the President formally declares a disaster. Even if you do get disaster assistance, it is often a loan you have to repay, with interest, in addition to your mortgage loan that you still owe on the damaged property. Most importantly, you must consider the fact that if your home is flooded and disaster assistance isn't offered,

you'll have to shoulder the massive damage costs alone.

OPTION 2:

Buy flood insurance and stay protected no matter what.

When disaster strikes, flood insurance policyholder claims are paid even if a disaster is not federally declared.

Flood insurance means you'll be reimbursed for all your covered losses. And unlike federal aid, it never has to be repaid.

As a homeowner, you can insure your home up to \$250,000 and its contents up to \$100,000. If you're a renter, you can cover your belongings up to \$100,000. As a non-residential property owner, you can insure your building and its contents up to \$500,000. In general, a policy does not take effect until 30 days after you purchase flood insurance.

With changes made in the last year to the Preferred Risk Policy (PRP) coverage, people in low to moderate risk areas can get lower premiums on the full range of flood insurance coverage available for residential and business structures and contents.

For more information about this program, call 1-888-CALL FLOOD, TDD 1-800-427-5593, or visit www.floodsmart.gov.

Re-entering Your Flooded Home

When returning to a home that's been flooded after natural disasters such as hurricanes, tornadoes and floods, be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family.

When You First Re-enter Your Home

- If you have standing water in your home and can turn off the main power from a dry location, do so, even if it delays cleaning. If you must enter standing water to access the main power switch, call an electrician to turn it off. **Never turn power on or off yourself or use an electric tool or appliance while standing in water.**

- Have an electrician check the house's electrical system before turning the power on again.

- If flood or storm water has entered your home, dry it out as soon as possible. It may be contaminated with mold and sewage.

Follow these steps:

- If you have electricity — and an electrician has determined that it's safe to turn it on — use a "wet-dry" shop vacuum or an electric-powered water transfer pump, to remove standing water. Be sure to wear rubber boots.

- If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water. **Never operate a gasoline engine inside a home. Such improper use can create dangerously high levels of carbon monoxide, which can cause carbon monoxide poisoning.**

- If weather permits, open windows and doors of the house to aid in the drying-out process.

- Use fans and dehumidifiers to remove excess moisture. Fans should be placed to blow the air outwards rather than inwards, so not to spread the mold.

- Have your home heating, ventilating and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional.

- Prevent water outdoors from re-entering your home.

- Ensure that crawl spaces in basements have proper drainage to limit water.

Source: www.cdc.gov

Disaster Supply Kit

Disasters can happen anytime and anywhere. And when disaster strikes, you may not have much time to respond. A highway spill of a hazardous material could mean evacuation. An earthquake, flood, tornado, or any other disaster could cut water, electricity and telephones for days.

After a disaster, local officials and relief workers will be on the scene, but they cannot reach everyone immediately. You could get help in hours, or it may take days. Will your family be prepared to cope with the emergency until help arrives?

Your family will cope best by preparing for a disaster before it strikes. One way to prepare is by assembling a disaster supply kit. Once disaster hits, you won't have time to shop or search for supplies. But if you've gathered supplies in advance, your family can endure an evacuation or home confinement.

Use a waterproof emergency suitcase and/or a large plastic storage box for a disaster supply kit. Include in the kit:

Water

- At least one-gallon daily per person for three to seven days. Store water in sealed, unbreakable containers. Identify the storage date and replace every six months.

Food – at least enough for 3-7 days

- Non-perishable packaged or canned food and juices
- Foods for infants or the elderly
- Snack foods
- Non-electric can opener
- Cooking tools and fuel
- Paper plates, plastic utensils, plastic garbage bags
- Blankets, pillows, sleeping bags
- Clothing – seasonal, rain gear sturdy shoes
- First aid kit, medicines, prescription drugs
- Special items for babies and the elderly

Toiletries – hygiene items

- Toothpaste and brush
- Dentures and glasses
- Deodorant and soap
- Shaving equipment
- Disposable incontinence supplies and other personal hygiene supplies if you

will be providing care to a frail family member or friend

- Shampoo
- Wash cloth and hand towel
- Moisture wipes
- Toilet paper

Other Supply Kit items

- Flashlight and batteries
- Bug repellent and sunscreen
- Water purification tablets in a plastic bag
- Radio, battery operated and NOAA weather radio
- Credit cards
- Cash – banks and ATMs may not be open or available for extended periods.
- Keys – plus an extra set
- Toys, books, magazines and games
- Important documents in a waterproof container
- Insurance, medical records, bank account numbers, Social Security card, etc.
- Videotaped documentation of all valuables
- Written instructions for how to turn off electricity, gas and water if authorities advise you to do so. (Remember, you'll need a professional to turn natural gas service back on.)
- List of family physicians
- List of phone numbers of family, friends, pharmacy, caregiver and business contacts
- List of important family information such as the style and serial number of medical devices including pacemakers
- Tools – keep a set with you during a storm
- Vehicle fuel tanks filled

Keep the following in your car

- Battery powered radio and extra batteries
- Flashlight and extra batteries
- Blanket
- Booster cables
- Fire extinguisher (5 lb., A-B-C type)
- First aid kit and manual
- Bottled water and non-perishable high-energy foods, such as granola bars, raisins and peanut butter
- Maps
- Shovel
- Tire repair kit and pump
- Flares

Source: www.floridadisaster.org

Emergency Preparedness Checklist

When a disaster strikes, you may not have much time to act. Prepare now for a sudden emergency. Learn how to protect yourself and cope with disaster by planning ahead. This checklist will help you get started. Discuss these ideas with your family, then prepare an emergency plan. Post the plan where everyone will see it. For additional information about how to prepare for hazards in your community, contact local emergency management office and American Red Cross Chapter.

Emergency Checklist

1. Call your local emergency management office or American Red Cross Chapter.

- Find out which disasters could occur in your area.
- Ask how to prepare for each disaster.
- Ask how you would be warned of an emergency.
- Learn your community's evacuation routes.
- Ask about special assistance for elderly or disabled persons.
- Ask your workplace about emergency plans.
- Learn about emergency plans for your child's school or day care center.

2. Create an emergency plan.

- Meet with household members to discuss the dangers of fire, severe weather and other emergencies. Explain how to respond to each.
- Find the safe spots in your home for each type of disaster.
- Discuss what to do about power outages and personal injuries.
- Draw a floor plan of your home. Mark two escape routes from each room.
- Show family members how to turn off the water, gas and electricity at main switches when necessary.
- Post emergency telephone numbers near telephones.
- Teach children how and when to call 911, police and fire.
- Instruct household members to turn on the radio for emergency information.
- Pick one out-of-state and one local friend or relative for family members to call if separated during a disaster. (It is often easier to call out-of-state than within the affected area).
- Teach every family member your out-of-state contact's phone numbers.
- Pick two emergency meeting places.
 - A place near your home in case of a fire
 - A place outside your neighborhood in case you cannot return home after a disaster.
- Take a basic first aid and CPR class.
- Keep family records in a waterproof and fireproof container.

3. Prepare a Disaster Supplies Kit

- Assemble supplies you might need in an evacuation. Store them in an easy-to-carry container such as a backpack or duffle bag.

Source: www.fema.gov

Tornadoes Measured by the Fujita Scale

The Fujita scale (F-scale) uses actual damage to determine a tornado's wind speed.

F0 – Gale Tornado

40-72 mph

Some damage to chimneys. Tree branches broken off. Shallow rooted trees uprooted.

F1 – Moderate Tornado

73-112 mph

Peels surface off roofs. Mobile homes overturned. Moving autos pushed off roads.

F2 – Significant Tornado

113-157 mph

Considerable damage. Roofs torn off frame houses. Large trees snapped or uprooted. Light-object missiles generated.

F3 – Severe Tornado

158-206 mph

Severe damage. Roofs and some walls torn off well constructed homes. Trains overturned. Most trees in forests uprooted. Heavy cars lifted off ground and thrown.

F4 – Devastating Tornado

207-260 mph

Well constructed houses leveled. Structures with weak foundations blown off some distance. Cars thrown and large missiles generated.

F5 – Incredible Tornado

261-318 mph

Strong frame houses lifted off foundations and disintegrated. Automobile-sized missiles fly through the air in excess of 100 mph. Trees debarked.

www.floridadisaster.org

Florida's Danger Season

March, April & May

A tornado is defined as a violently rotating column of air extending from a thunderstorm to the ground. In an average year, 800 tornadoes are reported nationwide, resulting in 80 deaths and over 1,500 injuries. Tornadoes can occur anywhere, and at any time of the year.

In the Southern states, peak tornado occurrence begins in March and lasts through May. Tornadoes are also closely associated with hurricanes and often occur during hurricane season, June 1st through November 30th. The Southern states are also susceptible to waterspouts — weak tornadoes that form over warm water. Waterspouts sometimes move inland, becoming tornadoes, causing damage and injuries.

Know what to listen for

- A *tornado watch* is issued when tornadoes are possible in your area. Remain alert for approaching storms.
- A *tornado warning* is issued when a tornado has been sighted or indicated by weather radar. Move to your pre-designated place of safety

Stay informed of weather conditions by tuning in to local radio and television stations, or by listening to NOAA Weather Radio for the latest tornado watches and warnings. Remember, tornadoes occasionally develop in areas in which a severe thunderstorm watch or warning is in effect, so listen for that information as well. Remain alert!

Environmental Clues

- Dark, often greenish sky.
- Wall cloud.
- Large hail.
- Loud roar, similar to a freight train.
- Some tornadoes appear as a visible funnel extending only partially to the ground.
- Some tornadoes are clearly visible while other are obscured by rain or nearby low-hanging clouds.



Tornadoes 101

Tornado Safety Before the Storm

- Develop a plan for you and your family for home, work, school and when outdoors.
- Participate in frequent drills.
- Know the county in which you live, and keep a highway map nearby to follow storm movement from weather bulletins.
- Listen to radio and television for information.
- If planning a trip outdoors, listen to the latest forecasts and take necessary action if threatening weather is possible.
- Know who is most at risk: people in automobiles; the elderly, very young and the physically or mentally impaired; people in manufactured (mobile) homes; or people who may not understand the warning due to a language barrier.

If a warning is issued or if threatening weather approaches

- In a home or building, move to a pre-designated shelter, such as a basement.
- If an underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
- Stay away from windows.
- Get out of automobiles.
- Do not try to outrun a tornado in your car; instead, leave it immediately.
- If caught outside or in a vehicle, lie flat in a nearby ditch or depression.

• Manufactured (mobile) homes, even if tied down, offer little protection from tornadoes and should be abandoned.

Each year, many people are killed or seriously injured by tornadoes despite advance warning. Some may not hear the warning, while others may have received the warning, but did not believe a tornado would actually impact them. After you have received the warning or observed threatening skies, you must make the decision to seek shelter before the storm arrives. It could be the most important decision you will ever make.

Source:

www.tallytown.com/redcross/ds

The 4 Deadliest Springtime Tornado Outbreaks

- 4) Miami** - April 5, 1925
5 people dead
- 3) Northeast Florida** -
March 30, 1939
4 turpentine plant workers killed
- 2) Northwest Florida** -
March 31, 1962
17 people dead near Milton
- 1) Central Florida** -
February 22-23, 1998
Seven Tornadoes
42 people killed in Volusia, Orange, Osceola and Seminole Counties.

www.floridadisaster.org

THUNDERSTORMS *and* LIGHTNING



TERMS TO KNOW

- **Thunderstorm Watch** — conditions are favorable for severe weather.
- **Thunderstorm Warning** — severe weather is occurring or has been detected by radar.

How To Stay Safe During Severe Weather

Thunderstorms are Florida's most common experience of severe weather. They arrive suddenly, with little warning except the darkening sky as the thundercloud approaches. If you see tall, puffy cumulus clouds growing and daylight rapidly dimming, observe these safety measures:

If you're near a house or other building —

- Make sure that all children are accounted for.
- Secure outdoor furniture.
- Go indoors. If the storm is severe, with frequent and close lightning bursts, head for a basement or a room in the middle of a house or other building.
- Keep away from objects that might conduct electricity (such as radiators, pipes and metal door frames).
- Stay away from windows.
- Do not take a bath or shower during a storm. Water helps to conduct electricity, and walls don't

always protect from the high energy of a lightning bolt.

- Do not get close to electrical appliances such as plug-in radios and TVs. Use battery-operated radios.
- Restrict all calls to cell phones.

In an open field or on a golf course —

- If you feel your hair start to stand on end or your skin tingle, or if you hear crackling sounds, lightning may be about to strike you. Drop down quickly; bend forward, feet together, hands on knees. Do not lie flat, you want to make yourself as small as possible and have minimal contact with the ground.

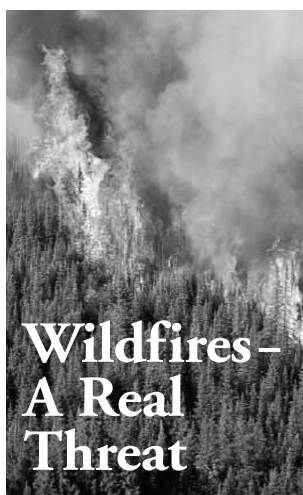
In the city —

- Do not stand on the roof of a tall building during a thunderstorm.

If you're swimming —

- Get out of the pool, lake or ocean at the first sign of lightning or thunder. Find indoor shelter or get into a car. Stay out of the water for at least 30 minutes without thunder.
- Stay away from metal fences or flagpoles.

Source: www.floridadisaster.org



Wildfires – A Real Threat

Homeowners that live near Florida's forests, rural areas or remote sites enjoy the beauty of the environment but face the very real danger of a wildfire. Wildfires often begin unnoticed, spreading quickly, igniting brush, trees and homes. Every year, wildfires burn thousands of acres of grasslands and forests in Florida.

When Wildfire Threatens —

If you are warned that a wildfire is threatening your area, listen to your battery-operated radio for reports and evacuation information. *Follow the instructions of local officials.*

- Back your car into the garage, or park it in an open space facing the direction of escape. Shut doors and roll up windows.
- Leave the key in the ignition.
- Close garage windows and doors, but leave them unlocked.
- Disconnect automatic garage door openers.
- Confine pets to one room.
- Make plans to care for your pets in case you must evacuate.
- Arrange temporary housing at a friend or relative's home outside the threatened area.

If Advised to Evacuate —

- Wear protective clothing — sturdy shoes, cotton or woolen clothing, long pants, a long-sleeved shirt, gloves and a handkerchief to protect your face.
- Take your disaster supplies kit.
- Lock your home.
- Tell someone when you left and where you are going.
- Choose a route away from fire hazards. Watch for changes in the speed and direction of fire and smoke.

Time Permitting, Take Steps to Protect Your Home —

- Close windows, vents, doors, Venetian blinds and heavy drapes. Remove lightweight curtains.
- Shut off gas at the meter. Turn off pilot lights.
- Open fireplace damper. Close fireplace screens.
- Move flammable furniture into the center of the home away from windows and sliding-glass doors.
- Turn on a light in each room to increase the visibility of your home in heavy smoke.
- Seal attic and ground vents with pre-cut plywood or commercial seals.
- Turn off propane tanks.
- Place combustible patio furniture inside.
- Connect the garden hose to outside taps.
- Set up the portable gasoline-powered pump.
- Place lawn sprinklers on the roof and near above-ground fuel tanks. Wet the roof.
- Wet or remove shrubs within 15 feet of the home.
- Gather fire tools.

Source: www.tallytown.com/redcross/ds

Cold Weather: A Forgotten Threat

During the harsh winter of 1989-1990, 26 Floridians died of hypothermia. Because of normally mild temperatures, Florida homes often lack adequate heating and insulation and the Florida outdoor lifestyle leads to danger for those not prepared. In addition to the actual temperature, when the wind blows, a wind chill — the temperature that it feels like — is experienced on exposed skin. When freezing temperatures or low wind chills are expected, the National Weather Service will issue warnings or advisories.

What Actions Should You Take to Be Prepared?

- Stay indoors and use safe heating sources.
- Be aware of the fire danger from space heaters and candles; keep such devices away from all flammable materials such as curtains and furniture. Install recommended smoke and carbon monoxide detectors.
- Do not use charcoal or other fuel-burning devices, such as grills that produce carbon monoxide indoors. Install at least one carbon monoxide detector per floor in your home.
- Outdoors, stay dry and in wind protected areas.
- Wear multiple layers of loose-fitting, warm clothing.
- Drink plenty of non-alcoholic fluids and eat high-caloric foods.

Do You Know the 5 P's Of Cold Weather Preparedness?

- Protect People
- Protect Plants
- Protect Pets
- Protect Exposed Pipes
- Practice Fire Safety

Cold Weather Terms

A **FREEZE** occurs when surface air temperature is below freezing (32°F) over a widespread area, for a significant period of time. A freeze is a term used for the condition when these low air temperatures injure vegetation, even if frost is deposited.

FROST is a cover of ice crystals produced by moisture in the air directly on a surface at or below freezing.

FREEZE WARNING is issued by the National Weather Service to make agricultural interests and the public aware of anticipated freeze conditions over a large area.

HARD FREEZE WARNING is issued by the National Weather Service to make agricultural interests and the public aware of anticipated freeze conditions that are of four hour duration or greater, below 28°F, and over a large area.

Heat Stress and Older Adults

Because older adults are more likely to have chronic medical conditions that upset normal body responses to heat, and are more likely to take prescription medicines that impair the body's ability to regulate its temperature, older adults are not able to adjust to sudden changes in temperature as well as young people.

Heat stroke is the most serious heat-related illness anyone can face. It occurs when the body becomes unable to control its temperature, and is punctuated with the following symptoms:

- Individual loses the ability to sweat and therefore is unable to cool down.
- Body temperature rises to 106 degrees Fahrenheit or higher within 10 to 15 minutes.

Warning signs for heat stroke may include the following:

- An extremely high body temperature (above 103°F).
- Red, hot and dry skin (no sweating).
- Rapid, strong pulse.
- Throbbing headache.
- Dizziness.
- Nausea.

Heat Exhaustion

Heat exhaustion is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids.

Warning signs of heat exhaustion may include the following:

- Heavy sweating
- Paleness
- Muscle cramps
- Tiredness
- Weakness
- Dizziness
- Headache
- Nausea or vomiting
- Fainting
- Moist, cool skin
- Fast, weak pulse
- Fast, shallow breaths

To prevent heat stroke and heat exhaustion, you should —

- Drink cool, nonalcoholic, non-caffeinated beverages. If your doctor generally limits the

amount of fluid you drink or has you on water pills, ask him how much you should drink when the weather is hot. Also, avoid extremely cold liquids because they can cause cramps.

- Rest.
- Take a cool shower, bath or sponge bath.
- If possible, seek an air-conditioned environment. If your home is not air conditioned, consider visiting an air-conditioned shopping mall or public library to cool off.
- Wear lightweight clothing.
- If possible, remain indoors in the heat of the day.
- Do not engage in strenuous activities.

If you have older, at-risk relatives or neighbors, you can help them protect themselves from heat stroke and heat exhaustion by —

- Visiting them at least twice a day and looking for signs of heat exhaustion or heat stroke.
- Take them to air-conditioned locations if they have transportation problems.
- Make sure older adults have access to an electric fan whenever possible.

If you see any signs of severe heat stress, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance while you begin cooling the affected person. Do the following:

- Get the person to a shady area.
- Cool the person rapidly, using whatever methods you can. For example, immerse the person in a tub of cool water, place the person in a cool shower, spray the person with cool water from a garden hose, sponge the person with cool water or if the humidity is low, wrap the person in a cool, wet sheet and fan them vigorously.
- Monitor body temperature and continue cooling efforts until the body temperature drops to 101 degrees Fahrenheit.
- If emergency medical personnel are delayed, call the hospital emergency room for further instructions.
- Do not give the person alcohol to drink.
- Get medical assistance as soon as possible.

Source: www.cdc.gov

Hazardous Materials



What Are Extremely Hazardous Materials?

There are thousands of chemicals defined by the Occupational Safety and Health Administration as “chemicals which represent a physical or health hazard.” Approximately 360 of these substances are classified as “extremely hazardous.”

Extremely hazardous substances can be in liquid, gas or solid form. Exposure to these chemicals can cause serious illness or death.

The Emergency Planning and Community Right-To-Know Act allows citizens and communities to focus on facilities that have extremely hazardous substances at or above federally established threshold-planning quantities, for purposes of emergency planning and response. Although many of these chemicals are used every day they may not be widely recognized as extremely hazardous.

What to do during a hazardous materials accident —

State and local governments have established safety guidelines for your protection in the event of a hazardous materials accident. Emergency officials will provide timely, accurate information and instructions.

If you are told to protect your breathing

- Cover your nose and mouth with a large wet bath towel or cloth.

If you are told to stay indoors —

- Remain indoors until further notice.
- Close all doors and windows. Use masking tape or a damp towel to seal the opening, if possible.

- Turn off all types of ventilation, unless otherwise instructed.
- Do not use fireplaces and close the dampers.
- Cover or refrigerate any uncovered food.
- Stay tuned to a local radio or television station for official information.

If you are told to evacuate —

- Lock all doors and windows.
- Turn off appliances — except for the refrigerator — and faucets.
- Leave pets inside your home with plenty of food and water. Do not take pets to reception center or shelter.
- Keep your car vents and windows closed. Do not use the heater or air conditioner.
- Drive carefully!
- Take the following items with you:
 - Clothes for a few days.

- Medicine or prescriptions you may need.
- Toiletries (bar of soap, toothbrush, toothpaste, shaving articles, eye care and sanitary items).
- Money (cash, credit cards) and important documents.
- Baby needs such as formula, diapers and other emergency items.
- Portable radio and batteries.
- Sleeping bag or two blankets and a pillow for each person.
- Folding cot or lawn chair.
- Listen to a local radio or television station. Emergency officials will tell you what to do.
- Follow all evacuation directions. Remain calm.

If you have family in a nursing home or hospital —

- Check with these facilities in advance to determine their evacuation procedures.

- Local radio and television stations will announce where patients are being moved.

If your children or grandchildren are in school —

If your children are in school during an accident, please do not try to pick them up. They will be transported to pickup areas outside any affected area, if necessary.

Local radio and television stations will announce when and where parents can pick up their children. School personnel will supervise and care for the children until parents pick them up.

If you have livestock —

- Place the animals in an enclosed shelter, if possible.
- Leave plenty of water and food for several days.
- Use stored feed if possible.
- Tune to a local radio or television station for further instructions.

If you grow food products —

- Do not eat or sell products.
- Protective actions — such as washing, discarding, etc. — are specific to the crops affected and their maturity at the time of contamination.
- Tune to a local radio or television station for additional instructions. For more information, contact your local agricultural extension agent.

If you become aware of a release of an extremely hazardous substance into the environment, you may report it to the proper authorities such as the local fire or police department in the area, the National Response Center (1-800-424-8802) or the Florida State Warning Point (1-800-320-0519).

Source: www.floridadisaster.org

Reporting a Hazardous Materials Incident in Florida:

- First call 9-1-1
- Florida State Warning Point, 1-800-320-0519
- National Response Center, 1-800-424-8802

TERRORISM

How Should Florida Prepare for Terrorism?

Unlike a hurricane or a flood, there will likely be no warning for a terrorist attack. As Floridians, we can make sure that our families know how to account for each other in the event of an act of terrorism. A family plan is critical and should be in place at all times. Your family's plan should include emergency contacts, identification of rally points, disaster supply kit and more. Simple planning can help alleviate the fear of the unknown.

Identify Rally Points

Since your family cannot be together 24 hours a day, you need to consider how you would find each other in a disaster. Rally points (physical locations) should be identified for the most commonly frequented locations (i.e. work, school or neighbors). For example, if a crisis occurs at school – a location where both parents and child designate to meet should be included in your plan.

What to Do Before, During and After a Terrorist Incident

BEFORE

- Be alert and aware of your surroundings.
- Take precautions when traveling. Be aware of conspicuous or unusual behavior.
- Do not accept packages from strangers. Do not leave luggage unattended.
- Learn where emergency exits are located.
- Be ready to enact your Family Disaster Plan.

Family Emergency Phone Numbers

Put these numbers on your refrigerator and in your wallet or purse.

- 9-1-1
- Out-of-town family contact
- Schools
- Work
- Neighbors
- County Emergency Management

DURING

- In the event of a building explosion, follow evacuation plans set forth for your building, exiting as quickly and calmly as possible.
- If items are falling from above, get under a sturdy table or desk.
- In the event of a fire, stay low to the floor and exit as quickly as possible. Cover nose and mouth with a wet cloth. If a door is hot to the touch, do not open it — seek an alternate escape route. Stay below the smoke at all times.

AFTER

- Cover your mouth with a piece of cloth. Tap on a pipe or wall so that rescuers can hear where you are. Use a whistle if available and shout only as a last resort — shouting can result in inhalation of dangerous amounts of dust.
- Untrained persons should not attempt to rescue people in a collapsed building. Wait for emergency personnel to arrive.
- If a chemical agent is involved, authorities will instruct you to either seek shelter and seal the premises or evacuate immediately.

What Your Community Can Do

Interested members of the community can become a part of a community emergency response team. This team is a local or neighborhood group that receives special training to enhance their ability to recognize, respond to and recover from a major emergency or disaster situation.

Florida Citizen Corps

Since last hurricane season, America has witnessed a wellspring of selflessness and heroism. People in every corner of the country have asked, "What can I do?" and "How can I help?" Citizen Corps has been created to answer these questions. Citizen Corps can be contacted by calling 1-800-VOLUNTEER (1-800-865- 8668). You can also visit on the Web at www.floridadisaster.org.

www.floridadisaster.org

Man-made Threats

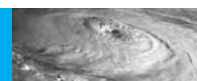
Man-made threats against the United States have gained much attention in our government and media, and have become much more real since the devastation of September 11, 2001. The nation's awareness and security since that day have been heightened, and our response efforts have been enhanced.

You should know that these large-scale, man-made threats are extremely difficult to carry out.

For additional information on man-made threats such as terrorism, biological, chemical and radiation agents, please visit www.ready.gov, www.dhs.gov and www.floridadisaster.org which includes additional information from the U.S. Centers for Disease Control and Prevention (CDC), the Florida Department of Health, and other agencies.

Source: www.floridadisaster.org





Home Hazard Hunt

During and right after a disaster, any household item that can move, fall, break or cause a fire is a home hazard. At least once each year, inspect your home to find and correct potential hazards.

Check for Electrical Hazards

- Replace frayed or cracked extension and appliance cords, loose prongs and plugs.
- Make sure there is only one plug per outlet. Avoid using cube-tabs or overloading outlets. If you must use an extension cord, use a cord that is rated for the electrical load and no longer than is really needed.
- Remove electrical cords that run under rugs or over nails, heaters or pipes.
- Cover exposed outlets and wiring.
- Repair or replace appliances that overheat, short out, smoke or spark.

Check for Chemical Hazards

- Store flammable liquids such as gasoline, acetone, benzene and lacquer thinner in approved safety cans, away from the home. Place containers in a well ventilated area and close the lids tightly. Secure the containers to prevent spills.
- If flammable materials must be stored in the home, use a storage can with an Underwriter's Laboratories (UL) or Factory Mutual (FM) approved label. Move materials away from heat sources, open flames, gas appliances and children.
- Keep combustible liquids such as paint thinner, kerosene, charcoal lighter fluid and turpentine away from heat sources.
- Store oily waste and polishing rags in covered metal cans.
- Instruct family members not to use gasoline, benzene or other flammable fluids for starting fires or cleaning indoors.



Check for Fire Hazards

- Clear out old rags, papers, mattresses, broken furniture and other combustible materials.
- Move clothes, curtains, rags and paper goods away from electrical equipment, gas appliances or flammable materials.
- Remove dried grass cuttings, tree trimmings and weeds from the property.
- Clean and repair chimneys, flue pipes, vent connectors and gas vents.
- Keep heaters and candles away from curtains and furniture. Place portable heaters on level surfaces, away from high traffic areas. Purchase portable heaters equipped with automatic shut-off switches and avoid the use of extension cords.

Check Fire Safety Equipment

- Install at least one smoke alarm on each level of the home, especially near the bedrooms. Test every month and change batteries at least once a year.
- Keep at least one fire extinguisher (ARC type). Maintain and recharge according to manufacturer's instructions. Show all family members where it's kept and how to use it.

Check Items That Can Shift or Fall

- Anchor water heater, large appliances, bookcases, tall or heavy furniture, shelves, mirrors and pictures to wall studs.
- Fit water heater with a flexible gas supply line.
- Place large or heavy objects on lower shelves.
- Install clips, latches or other locking devices on cabinet doors.
- Provide strong support and flexible connections on gas appliances.
- Brace overhead light fixtures.
- Hang heavy items such as pictures and mirrors away from beds and places where people sit.
- Repair any deep cracks in ceilings or foundations.

Check Your Utilities

- Locate the main electric fuse or circuit breaker box, water services shut-off and natural gas main shut-off.

- Contact local utility companies for instructions on how to turn off the utilities. Teach family members when and how to turn off utilities.
- Clear area around shut-off switches for easy access.
- Attached shut-off wrench or specialty tool to a pipe or other location close by the gas and water shut-off valves.
- Paint shut-off valves with white or fluorescent paint to increase visibility.

Home Safety

Plan how to escape from your home in the event of an emergency. Identify at least two exits from each room. Clear doors, hallways and stairs of obstructions. Conduct emergency drills. Practice day and nighttime escapes and pick a safe meeting place outside the home.

www.tallytown.com/redcross/ds

Your Home – Away From Home

Living in Florida — either year round or part time — can be a great experience. Yet, with that experience comes responsibility. What follows is a list of questions that you may want to ask yourself. If you cannot answer "yes" to each question, you may want to consider learning more.

- Do you prepare your home and property for all hazards — such as hurricanes, tornadoes and flooding — while here in Florida and while you are away?
- Do you know that hurricane season is June 1 through November 30 each year?
- Do you have a disaster plan and kit?
- Have you arranged for a designated neighbor or friend to take care of and check on your Florida home and property while you are away for periods of time?

These are just some of the questions you should be able to answer as a full or part-time resident of Florida. Preparing in advance will help ensure "Your Home – Away from Home" is ready for all types of hazards.

For more information, please visit www.floridadisaster.org.

Pets and Disasters Before, During and After

Pets depend on us for their safety and well-being. If you must evacuate your home, it's always best to take your pets with you. For health and space reasons, pets may not be allowed in public emergency shelters. If, as a last resort, you have to leave your pets behind, make sure you have a plan to ensure their care.

BEFORE

Contact your local animal shelter, humane society, and veterinarian or emergency management office for information on caring for pets in an emergency. Find out if there will be any shelters set-up to take pets in an emergency.

Decide on safe locations in your house where you could leave your pet in an emergency.

- Consider easy-to-clean areas such as utility areas or bathrooms and rooms with access to a supply of fresh water.

- Avoid choosing rooms with hazards such as windows, hanging plants or pictures in large frames.

- In case of flooding, the location should have access to high counters that pets can escape to.

- Set up two separate locations if you have dogs and cats.

Buy a pet carrier that allows your pet to stand up and turn around

inside. Train your pet to become comfortable with the carrier. Use a variety of training methods such as feeding it in the carrier or placing a favorite toy or blanket inside.

If your pet is on medication or a special diet, find out from your veterinarian what you should do in case you have to leave it alone for several days.

Make sure your pet has a properly fitted collar that includes current license and rabies tags as well as an identification tag that has your name, address, and phone number.

If your dog normally wears a chain link "choker" collar, have a leather or nylon collar available if you have to leave him alone for several days. Keep your pet's shots current and know where its records are. Most kennels require proof of current rabies and distemper vaccinations before accepting a pet. Contact motels and hotels in communities outside of your area and find out if they will accept pets in an emergency.

When assembling emergency supplies for the household, include items for pets.

- Extra food (the food should be dry and relatively unappealing to prevent overeating. Store the food in sturdy containers.)

- Kitty litter



- Large capacity self-feeder and water dispenser
- Extra medications

Trained Guide Dogs

In most states, trained guide dogs for the blind, hearing impaired or handicapped will be allowed to stay in emergency shelters with their owners. Check with local emergency management officials for more information.

DURING

Bring your pets inside immediately. Animals have instincts about severe weather changes and will often isolate themselves if they are afraid. Bringing them inside early can stop them from running away. Never leave a pet outside or tied up during a storm.

If you evacuate and have to leave your pet at home, prepare a safe location for it.

- Leave familiar items such as the pet's normal bedding and favorite toys.

- Leave a two or three day supply of dry food, even if it's not the pet's usual food. The food should not be moistened because it can turn

rancid or sour. Leave the food in a sturdy container that the pet cannot overturn.

- Leave the water in a sturdy, no-spill container. If possible, open a faucet slightly and let the water drip into a big container. Large dogs may be able to obtain fresh water from a partially filled bathtub.

If you evacuate and plan to take your pets, remember to bring your pet's medical records and medicines with your emergency supplies.

Birds

Birds must eat daily to survive. Talk with your veterinarian or local pet store about special food dispensers that regulate the amount of food a bird is given. Make sure that the bird is caged, and the cage is covered by a thin cloth or sheet to provide security and filtered light.

AFTER

If you have to leave town after a disaster, take your pets with you. Pets are unlikely to survive on their own.

In the first few days after the disaster, leash your pets when they go outside; always maintain close contact. Familiar scents and landmarks may be altered and your pet may become confused and lost. Wild animals and downed power lines may be hazards that have been introduced to the area due to the disaster.

The behavior of your pets may change after an emergency. Normally quiet and friendly pets may become aggressive or defensive. Watch animals closely. Leash dogs and place them in a fenced yard with access to shelter and water.

Source: www.fema.gov

A black and white photograph of a dog's head, looking up and slightly to the side, with a human hand gently petting its head.

For more information on pet friendly lodging, please visit on the Web at www.petfriendlyhotelsandtravel.com or call 1-800-582-1889. You can also visit on the Web at www.petswelcome.com

Manufactured Homes & Hurricanes – The Facts

Manufactured homes have been the choice of thousands of senior citizens in Florida since the first ones were built right after World War II. In the 60 years since then, they have had their construction and windstorm safety requirements strengthened many times.

In Florida, manufactured home construction was first regulated by the state in 1968. In 1976, Congress mandated a preemptive national construction and safety standard to be regulated by the Housing and Urban Development (HUD). This standard is referred to as the HUD Code.

After Hurricane Andrew in 1994, HUD implemented sweeping changes that dramatically increased wind safety. In 1999, Florida made major improvements to the state foundation and anchoring regulations, resulting in the strongest tie down and foundation system in the country.

Home Maintenance and Preparation

Things that should be checked at least annually, preferably by knowledgeable professionals, include:

- The tie down and anchoring system. This should include, especially in older homes (1) possible rusting of anchors and their connections; (2) tightening the tie down straps and (3) possible upgrading of the system by addition of anchors and straps wherever a home's construction will allow.
- Checking for possible wood rot and termite damage, especially the wall-to-floor connections, wall-to-roof connections, perimeter joists and trusses. In the most recent hurricanes, investigators found that in older homes, this was a major reason for failure at points of connection of main members, which allowed the winds to penetrate the home's airtight envelope and led to failure of the entire structure. Sometimes, simply caulking and painting the home will help seal it.



- If a home has a roof-over, or a one-piece membrane roof cover, check for adequate fasteners.

Home Additions

One of the most common causes of home failures during the hurricanes was from the homes additions, carports, garages, screen rooms and sheds. The DHSMV report noted that when these additions were damaged or destroyed, they often damaged the home itself, which allowed wind and rain to enter the home, leading to the home's damage or destruction. Flying debris from additions also damaged some homes. Homeowners should have the following items checked, preferably by a licensed aluminum contracting company.

- The posts must be securely attached to the ground.
- The posts must be securely attached to the roof.
- The roof must be securely attached to the frame, with no loose panels.
- The addition must be properly, and securely, attached to the home.

Community Living

Many manufactured home owners choose the friendly small town fun-filled atmosphere available in an affordable manufactured home com-

munity. When living in a community, homeowners can prepare for disasters by following some simple steps.

- Make sure your emergency contact information is updated with the community office.
- If you are a winter Floridian, ensure that the community office knows when you are in Florida and when you are not.
- The community should know the addresses of your other residences, as well as their phone numbers, to inform you about the condition of your home, and to assist in taking a census of residents.
- When you leave Florida, all items in and around your home should be secured against wind.

For more information on manufactured home living in Florida, or home performance during the 2004 hurricanes, go to www.fnlha.org or www.builtstronger.com.

Source: **Florida Manufactured Home Association**



Preventive Measures Prove Beneficial Later When Dealing With Insurance Policies

The Department of Financial Services urges all Floridians to review their insurance policies and conduct an annual check-up by asking yourself the following questions:

- **Can you access all of your insurance policies right now?** It is recommended that you keep your insurance policies, along with other important documents in a waterproof container with one copy kept in another location, preferably a safety deposit box.
- **Do you know what your homeowner's insurance policy covers?** Many policyholders have a tendency to sign the policy every year without adjusting the coverage to the current property value. The majority of Floridians do not have the money set aside to cover their out-of-pocket expenses in the event of a hurricane, including their deductible.

For more information, please call the Florida Department of Financial Services' toll-free helpline at 1-800-342-2762, or visit on the Web at www.fldfs.com.

Source: **Jane Lyon**, Regional Manager of the Consumer Services, Florida Department of Financial Services.

Lessons Learned from 2004 Hurricanes

Mary M. Barnes

President and CEO, Alzheimer's Community Care, Inc.

Palm Beach, Martin, and St. Lucie Counties had a false sense of security in their preparedness for the hurricanes that ravaged our areas. We were not prepared to have Frances languish for two days in the ocean and slowly work its way into St. Lucie and Martin counties. Electrical outages, interruption of communication, extensive damage to sewage and water systems and property damage resulted in great hardships to those families coping with Alzheimer's disease and related disorders.

Alzheimer's Community Care identified three very vulnerable populations within its service areas:

- Caregivers and patients who would not evacuate and remained in their homes;
- Those who traveled;
- Those who required medical and support systems such as long term care facilities, hospitals or special needs shelters.

It was identified that there is a real need to have a special needs shelter that is equipped to accommodate the patients with Alzheimer's and other dementia-related diseases and their caregivers. The shelter must be staffed with personnel who are trained in working with persons with dementia.

The following issues were identified:

1. Land phones (not cordless) were more reliable than mobile phones.
2. Assisted living facilities and hospitals requested families to pick up their loved ones, as those facilities did not have adequate provisions or staff to care for the patients during and post hurricanes. Families were not prepared to care for their loved ones at that time.
3. Established curfews limited travel post hurricanes. Inconsistencies in the travel timeframes between cities exposed caregivers to violations and/or arrest.
4. Dementia-specific day care service sites that sustained damage must be relocated as soon as possible in



order to provide continuation of services to patients and caregivers. Current statutes do not allow for the transfer of a license to an alternate location on an emergency basis due to damages of an existing licensed facility. It is our goal to assist both the caregiver and patient to return to some sense of normality after the occurrence of such events as soon as

possible so that their quality of life will be maintained.

5. A tracking program should be developed to identify vulnerable populations, which include live-alones, those undiagnosed and exhibiting symptoms of Alzheimer's disease or related disorders, in order to track their status pre- and post emergency situations.

6. Patients and families need to have disaster preparedness training in life-sustaining strategies for during and post emergency situations.

Alzheimers Community Care, Inc. has now equipped itself with a generator at its headquarters so it will have more control of its resources and services that depend on electricity. In addition, we have assessed and improved our methods of communications in order to respond to the needs of patients and caregivers within the communities we serve during this critical period.

To Contact Alzheimer's Community Care, Inc. of Palm Beach and Martin Counties, please call (561) 683-2700, or visit on the Web at www.alzcare.org.

Protect Yourself From Home Repair Fraud

One of the many things learned from last year's hurricane season is that the likelihood of unscrupulous activity increases during and after a crisis. Unfortunately, last year numerous Floridians fell victim to home repair fraud, many of them older adults.

As we approach the 2005 hurricane season, the best way for Florida's older adults to protect themselves is to become informed and educated about what they can do to avoid becoming victims of home repair fraud. The following are some helpful tips to consider when consulting someone about repairing damage to your home.

• Before choosing a contractor, contact your local building department to determine the following:

- Licensing requirements;
- If the contractor has a current and valid license, liability and worker's compensation insurance and is bonded;
- Required permits and schedule of inspections;
- If any complaints have been filed against the contractor; and
- If any other requirements or legal notices pertain to the job.
- Always require a written contract, no matter how small the job. The contract should include, at minimum, the following:
 - Contractor's name;
 - Business name, address, phone number and fax.
 - License number and type;
 - Insurance information;

- Payment and inspection schedule;
- Job plans and specifications;
- Specific types and grades of materials;
- Itemized total costs;

- Warranties on materials and workmanship;
- Start and completion dates; and
- Contractor's commitment to get all permits.

Additional Tips for Hurricanes and Other Disasters

- Ask friends and family for referrals, and ask contractors for customer references
- Never pay cash for a job. Paying by check or money order provides a written record.
- Get written estimates that include a description of the job and itemized costs.
- Never accept an offer to take you to the bank to withdraw money for any reason.
- Never agree to get your own permits.
- An unlicensed "handyman" cannot legally perform any work valued at more than \$1,000 for the entire job.

Remember, if you lose money because of a bad contractor, it will be difficult and costly, if not impossible, to recover your money. You may even have to pay for the entire repair again. It is far better to take the time to prevent problems from occurring.

SAFETY TIPS for Motorists in Emergencies

After almost every disaster, search and rescue teams find victims who might have survived if they had known whether to stay with or leave their cars. The following safety tips are for drivers in various types of emergencies. In any situation, the most important rule is: Don't panic.

HURRICANE

Evacuate early

Flooding can begin well before a hurricane nears land. Plan to evacuate early, and keep a full tank of gas during the hurricane season. Learn the best evacuation route before a storm forms, and make arrangements with friends or relatives inland to stay with them until the storm has passed. Never attempt to drive during a hurricane or until the all-clear signal is given after the storm. Flash flooding can occur after a hurricane has passed. Avoid driving on coastal and low-lying roads. Storm surge and hurricane-caused flooding is erratic and may occur with little or no warning.

Listen to radio or television for the latest National Weather Service bulletins on severe weather for the area in which you will drive.

FLOOD

Get Out of the Car

Never attempt to drive through water on a road. Water can be deeper than it appears, and can rise very quickly. Most cars will float dangerously for at least a short while. A car

can be buoyed by floodwaters and then swept downstream during a flood. Floodwaters also can erode roadways, and a missing section of road—even a missing bridge—will not be visible with water running over the area. Wade through floodwaters only if the water is not flowing rapidly, and only in water no higher than the knees. If a car stalls in floodwater, get out quickly and move to higher ground. The floodwaters may still be rising, and the car could be swept away at any moment.

TORNADO

Get Out of the Car

A car is the least safe place to be during a tornado. When a warning is issued, do not try to leave the area by car. If you are in a car, leave it and find shelter in a building. If a tornado approaches and there are no safe structures nearby, lie flat in a ditch or other ground depression with your arms over your head.

SUMMER HEAT

Stay Out of a Parked Car

During hot weather, heat build-up in a closed or nearly closed vehicle can occur quickly and intensely. Children and pets can die from heat stroke in a matter of minutes when left in a closed car. It is imperative that you never leave anyone in a parked car during periods of high summer heat.

DEVELOPING EMERGENCY Stay Informed

In times of developing emergencies such as toxic material spill, nuclear plant accident or terrorist attack, keep a radio or television on and await instructions. If evacuation is recommended, move quickly but calmly, following instructions as to route to be used, evacuation shelter to be sought and other directions.

EMERGENCY SUPPLIES

Keep in the Car

Cars should be equipped with supplies that could be useful in any emergency. Depending on location, climate of the area, personal requirements and other variables, the supplies in the kit might include (but are not limited to) the following:

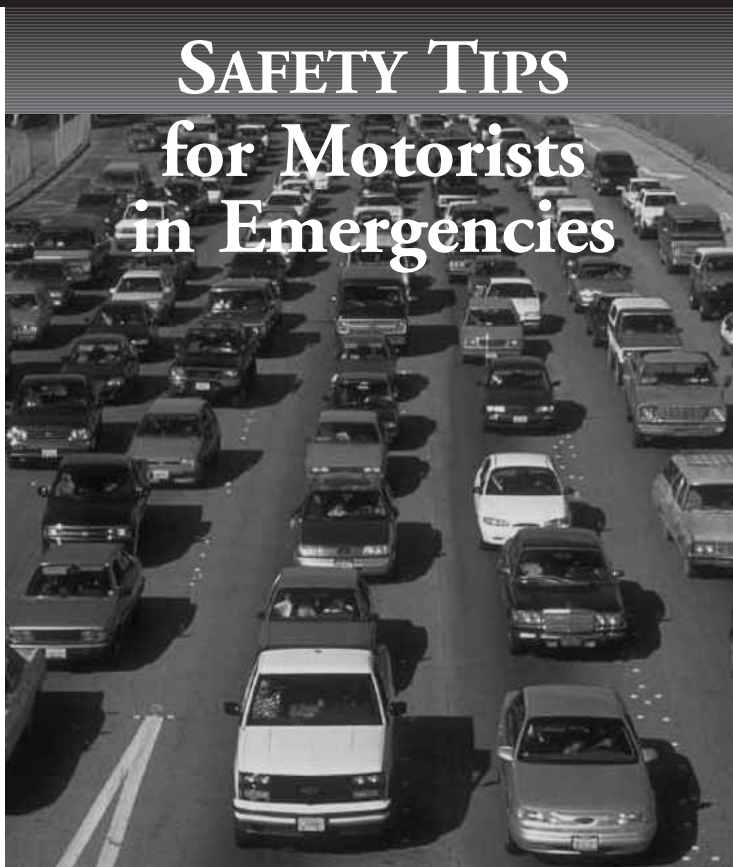
- Blanket or sleeping bag.
- Booster cables and tools.
- Bottled water.
- Canned fruits and nuts.
- Can opener.
- Flashlight with extra batteries.
- First aid kit.
- Matches and candles.
- Necessary medication.
- Rain gear and extra clothes.

It is also very important to remember, never carry gasoline in a vehicle, in any container.

Source: www.fema.gov/hazards

Did you know...?

When possible, evacuation within your county reduces your chance of being stranded in traffic and shortens your time to return. Before a storm threatens, contact your county's emergency management office for local evacuation information.



Frequently Asked Questions by Older Adults

(When applying for Individual Assistance)

I can't get through to FEMA, how can I apply for disaster help?

More than a million Floridians applied for help on the FEMA/state disaster hotline last hurricane season. So you can understand why the line might be busy following a disaster. It is best to place your call to 1-800-621-FEMA (1-800-621-3362) either early in the morning or late at night. Persons with hearing or speech impairment can call TTY at 1-800-462-7585. In addition to having pen and paper available to record important phone contacts when you register, you will also need:

- Your social security number.
- Current and pre-disaster address and phone number.
- Insurance information and type.
- Financial information from your bank (routing and account number) if you choose to have the funds transferred directly to your financial institution.

You can also apply for assistance online at www.fema.gov. Many communities have computer resources at their public libraries for those without Internet access.

That looks complicated. Can I get someone to help do this?

Yes. If you need help completing your application, and you have no one to assist you, call FEMA's Helpline, the same number as the application line. You will be directed to a person who can tell you where the nearest disaster recovery center is located. Someone there will be able to help you. Be sure to have the necessary information with you. You may also apply for assistance at FEMA's Web site, www.fema.gov.

If I accept a grant, will this impact my Social Security or Medicare programs?

Acceptance of disaster assistance grants should not affect those programs.

Is disaster financial assistance reportable as income?

No. But you may be able to claim casualty losses and receive an early benefit from such a deduction. If you think you may qualify, either call the Internal Revenue Service at 1-800-829-1040 — or for the hearing or speech impaired 1-800-829-4059 — or go online at www.irs.gov.

Does disaster assistance have to be repaid?

State and federal grants do not have to be repaid. Loans from the U.S. Small Business Administration must be repaid.

I am having trouble understanding all I need to do to get essentials such as food and water.

Can someone help me do what is necessary?

Absolutely. Your local Red Cross chapter and volunteer agencies were among the first to respond to such basic human needs during this disaster and can still respond to your needs. Your connection to them will bring a quick response and some suggestions that may help you take additional action to speed your recovery. Remember, though, that an application to the Red Cross will not connect you with FEMA for help. You need to call the FEMA registration hotline in order to be considered for a wide variety of assistance.

I heard that I had to apply for a loan or I wouldn't get any help. Is that true?

When you have damage to your home and apply for help with FEMA, a FEMA inspector will verify the

damage. Based on his verification, you may then receive funds to repair your house to make it safe, sanitary and functional or funds for renting other lodging. You then may receive in the mail an application for a loan from the U.S. Small Business Administration (SBA). Be sure to fill it out and return it in order to remain under consideration for further assistance.

How does the SBA loan work?

If upon review of your FEMA application the SBA determines you are financially qualified and able to repay a long-term, low interest loan, you will be offered a loan. If it is decided you are unable to qualify for a loan, you will be considered for another FEMA grant assistance program. Loans must be repaid; grants do not. You cannot apply directly for a grant. If you are offered a loan, you are not required to accept it. If you qualify and reject the loan, however, you won't be referred to the additional grant program.

Since we live on a limited fixed income, can we afford to borrow money?

The disaster loan program managed by the U.S. Small Business Administration is tailored to help people at all levels of income. Interest rates can be as low as 3.187 percent for homeowners. If you obtained a \$10,000 loan for 30 years at that interest rate, your monthly payment would amount to about \$44.00. Actual loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

I am 70 years old, and my house has no mortgage. Why would I want a 30-year loan?

It all depends upon an individual's financial resources and personal preferences. If the property has a potential value for you and your

heirs, you'll probably want to repair your valuable investment. If you do not have the cash to repair your home to pre-disaster condition, a low-interest, long-term loan from the federal government may be your best solution. The SBA does not discriminate on the basis of age or income.

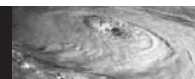
Can I have a ramp built for a FEMA-provided travel trailer/mobile home?

Requirements for ramps for travel trailers or mobile homes are part of the initial assessment. If you did not receive a ramp but require one, call the FEMA Helpline at 1-800-621-FEMA (3362). A helpline representative will ensure that someone will get back in contact with you.

I have trees down all over my yard and can't handle strenuous work. Is there any help for debris removal?

Many homeowners' insurance policies cover debris removal. FEMA and the state of Florida may provide funds for cleaning up debris on private property or in gated communities if the debris prevents access or is damaging the home. Your local officials can also tell you of a pickup schedule for debris placed on public property in your area. The U.S. Small Business Administration may also provide a low interest loan to assist with debris removal. Some disaster volunteer groups also help prepare and remove debris for homeowners who are physically unable to do it. Contact your county emergency manager or go online for their current debris removal information.

Source: FEMA and the United States Small Business Administration



The FEMA Application Process

The Federal Emergency Management Agency (FEMA) application process can be tricky. In an attempt to simplify the process, below is what the applicant may expect when calling FEMA's 1-800 number to apply for disaster assistance.

Applicants will reach an automated recording and will be asked to select English or Spanish. Once the selection is made, the actual application process begins. Callers will be advised to have paper and pen available for taking notes. They will then be asked what the ZIP code is where the damage occurred.

Then, because the same call-in number is used to follow-up on a caller's application status, they will be given options. Option one will take them to the registration process. They will be advised to have the following information available:

- The date the damage occurred.
- The caller's Social Security Number.
- The address of the damaged property.
- An address and telephone number where the applicant can be reached to receive FEMA information and/or to set up an appointment for an

inspection (An inspector will call within 7-10 days to set up an appointment.).

- Estimated family income.
- Insurance information.
- County where the damage took place.

Applicants will be given a seven-digit registration number. This number and the Social Security Number become the means of identification when calling in to report changes in the caller's information or to request status on their case.

Once the operator has all the above information, and based on the information provided by the applicant, mainly income, damages and insurance, the caller is given information about FEMA programs and other possible assistance available. Some of these programs may be based on the specific needs identified during the interview.

A copy of the application and a copy of "Help After a Disaster, Applicant's Guide to the Individuals & Households Program," will be sent to the caller. They will also be sent letters explaining any assistance being provided or why they were not

eligible for certain types of assistance.

Based on each applicant's information they may also be mailed a loan application from the U.S. Small Business Administration (SBA). Information provided on the loan application helps determine what type of additional assistance is available, including grants. Often applicants will be forwarded directly to an SBA employee for more information about the low-interest loan program.

Applicants may also register online at the FEMA Web site <http://www.fema.gov> by clicking on the red "hot-link" button in the upper right-hand portion of the page marked "Register for Disaster Assistance Online."

FEMA's toll-free telephone registration number is 1-800-621-FEMA (1-800-621-3362). The TTY number is 1-800-462-7585 for speech- or hearing-impaired. The normal hours of operation are from 7 a.m. to 7 p.m. EST, but may be extended during hurricane season.

For more information about the FEMA application process, please visit on the Web at www.fema.gov, or call 1-800-621-FEMA (1-800-621-3362).

FEMA Assistance / Help after a Disaster

Last year's summer hurricanes and accompanying severe storms and flooding have affected millions of people across the United States. While moving ahead in the recovery process, it is natural that individuals have questions about assistance programs and what aid may be available. The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) provides individuals with several methods of getting important recovery information:

Log on to www.fema.gov — The FEMA Web site provides a wealth of information. On the home page you will see a button labeled "Recovery Information." This page includes a list of questions that are updated frequently to cover current issues and concerns. FEMA urges you to check the FAQs frequently for new information.

Call FEMA's Helpline — In addition to answering your questions, the helpline representative can tell you the status of your application for FEMA disaster assistance. Call 1-800-621-FEMA (1-800-621-3362). The hearing impaired may call TTY at 1-800-462-7585. The helpline is open from 6:00 a.m. to midnight, EDT. Because of the large number of individuals with questions, FEMA recommends calling after 6:00 p.m., or on weekends when fewer people are trying to call.

Read the booklet "Help After a Disaster" — Once you apply for disaster assistance from FEMA, you will be mailed a booklet called, "Help After a Disaster: Applicant's Guide to the Individuals and Households Program."

The applicant's guide is also available on the Internet at www.fema.gov/about/process. This is a very useful publication that explains how FEMA's disaster assistance program works. It describes additional kinds of help you can receive from other federal, state and voluntary agencies and gives you many important tips on how to make all these programs work best for you. We urge you to look in the applicant's guide first for answers to any questions you may have about disaster assistance.

Source: www.fema.gov

Disaster Recovery Centers

What is a disaster recovery center and what services do they provide?

A disaster recovery center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to your case. If there is a DRC open in your area, the location will be listed on the FEMA Web site.

NOTE: You cannot register for assistance at a DRC, you must first register by calling 1-800-621-FEMA (1-800-621-3362, hearing/speech impaired only, call TTY: 1-800-462-7585), or apply online at www.FEMA.gov.

Some of the services that a DRC may provide:

- Guidance regarding disaster recovery.
- Clarification of any written correspondence received.
- Housing assistance and rental resource information.
- Answers to questions, resolutions to problems and referrals to agencies that may provide further assistance.
- Status of applications being processed by FEMA.
- Small Business Administration (SBA) program information if there is a

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Shelter-In-Place Instructions

- Quickly bring everyone inside, including your pets.
- Close all doors to the outside and close and lock all windows — windows sometimes seal better when locked.
- Building superintendents should set all ventilation systems to 100 percent re-circulation, so that no outside air is drawn into the structure. When this is not possible, ventilation systems should be turned off.
- Turn off all heating systems.
- Turn off all air-conditioners and switch inlets to the “closed” positions. Seal any gaps around window type air-conditioners with tape and plastic sheeting, wax paper or aluminum wrap.
- Turn off all exhaust fans in kitchens, bathrooms and other spaces.
- Close all fireplace dampers.
- Close as many internal doors as possible in your home or other building.
- Use tape and plastic food wrapping, wax paper or aluminum wrap to cover and seal bathroom exhaust fan grills, range vents, dryer vents and other openings to the outside to the extent possible (including any obvious gaps around external windows and doors).
- If the gas or vapor is soluble or even partially soluble in water — hold a wet cloth or handkerchief over your nose and mouth if the gases start to bother you. For a higher degree of protection, go into the bathroom, close the door and turn on the shower in a strong spray to “wash” the air. Seal any openings to the outside of the bathroom as best as you can. Don’t worry about running out of air to breathe. That is highly unlikely in normal homes and buildings.
- If an explosion is possible outdoors — close drapes, curtains and shades over windows. Stay away from external windows to prevent potential injury from flying glass.
- Minimize the use of elevators in buildings. These tend to “pump” outdoor air in and out of a building as they travel up and down.
- Tune into the Emergency Alert System (EAS) station on your radio or television for further information and guidance.

Source: www.floridadisaster.org

Special Needs Assistance/Tips

Submitted by the Pasco County Office of Emergency Management

Note: Each county operates Special Needs Shelters and develops guidelines for their use. Below are the Pasco County guidelines. To learn more about the guidelines in your county, contact your local Emergency Operations Center.

All Pasco County residents are strongly encouraged to pre-plan to evacuate the area when necessary. Your best and safest evacuation choices include staying with relatives or friends outside of the area, checking into a hotel/motel or pre-admission into a medical facility. Where you can best be supported during a hurricane should be a joint decision of your physician, home health agency, caregiver, family and yourself. To assist in making a decision concerning your care, the following information is provided.

PUBLIC SHELTERS

Because we realize a portion of the population does not have the option of independent evacuation out of the area, the American Red Cross operates public shelters. Public shelters are shelters of last resort. A shelter of last resort is a concrete block structure, located outside of the storm surge area, used for protecting residents who reside in vulnerable areas and structures. It is not a hospital, nursing home or hotel. The shelter is generally a local school. Public shelters available under emergency conditions will accept anyone who is self-sufficient and needs no outside professional assistance in performing activities of daily living (ADL).

SPECIAL NEEDS UNITS

Pasco County sponsors Special Needs Units within American Red Cross public shelters. Special Needs Units are available for those individuals who require assistance with ADL. Basic medical assistance and monitoring will be available. Special needs units are not equipped with advanced medical equipment or medications, nor are they staffed to provide advanced medical care.

If you need 24-hour skilled nursing care, a hospital bed or are electric dependent for life support, you are not a good candidate for special needs units. All residents who are oxygen dependent must bring extra tanks, concentrators, nebulizers and any other necessary equipment. Dialysis clients must dialyze immediately prior to departing for the special needs unit.

A caregiver must accompany all residents. Volunteer medical staff will be unfamiliar with your medical condition and treatment. If the volunteers do not report to the shelter, there will be no hands-on care other than your caregiver and a Pasco County Health Department Manager (R.N.) to assist, should an emergency arise.

HOSPITAL/NURSING HOME

If your physician has decided that you need to be cared for in a skilled nursing facility, such as a hospital or nursing home during an emergency, he or she needs to arrange pre-admittance prior to evacuation with a specific facility. You must have a copy of the pre-admission letter from your doctor stating that you are to be taken to a specific hospital or nursing home and arrangements have been made with the facility for admittance. This letter must accompany you when you are evacuated. Medicare will only pay for hospitalization claims that are deemed medically necessary, and therefore, arrangements must be made in advance. If any costs arise from your admittance, you are responsible for those costs.

TRANSPORTATION

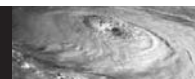
Residents who require transportation will be taken to public shelters, special needs units or medical facilities. Transportation is not provided to private homes, hotels or outside of the county.

YOUR RESPONSIBILITIES

Share your plans with a relative or friend outside the area. Call them after a disaster and let them know that you are all right and where you will be if your home is damaged. When a hurricane or other emergency is threatening Pasco County, continually monitor radio and/or TV to determine if you are included in the evacuation area. If your area is ordered to evacuate, gather your belongings and proceed to your evacuation destination. If you have registered for transportation, units will be dispatched to your location. If time allows, you will receive a confirming telephone call. Pack a hurricane survival kit with the following items, and take it with you when you evacuate:

- Medications (two-week supply).
- Medical support equipment (wheelchairs, walkers, dressings, oxygen, feeding equipment, etc.).
- Name and phone number of your doctor, home health agency, hospital, next of kin, etc.

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Last Year's Hurricane Recap

Continued from page 1

the first major hurricane landfall in Florida since Hurricane Opal in October 1995. Charley quickly became the second costliest hurricane in United States history — trailing only Hurricane Andrew — causing approximately 15 billion dollars in damages across the nation.

Just as the state was beginning to recover from Hurricane Charley, a hurricane watch was announced at 11 p.m. on September 1, 2004, for Hurricane Frances. Frances made landfall as a category two storm — 105 mph winds — around midnight on Sunday, September 5, 2004, at Sewall's Point in northern Martin County.

Floridians did not have long to wait before the next hurricane, as Hurricane Ivan began its sweep through the Florida Panhandle on September 16, 2004. This category three hurricane, with maximum sustained winds near 130 mph, made

landfall just west of Gulf Shores, Alabama. The eye of Hurricane Ivan stretched nearly 40 miles wide at landfall, with the most intense eastern eyewall portion covering Escambia County.

Eight days later, Floridians braced themselves for the fourth major hurricane to strike Florida since August 13, 2004. Just before midnight on Saturday, September 25, 2004, Hurricane Jeanne entered Florida as a category three hurricane, amazingly, almost in the same spot as Frances, Sewall's Point in northern Martin County.

Although the notion of four major hurricanes hitting the state in one season seemed impossible, the 2004 hurricane season proved otherwise. Together, Floridians managed to face the challenges of Hurricanes Charley, Frances, Ivan and Jeanne, and in the process, displayed the strength of our state.

Disaster Recovery Centers

Continued from page 19

SBA representative at the disaster recovery center site.

- Assistance by local, state and federal agencies.

FEMA representatives at the disaster recovery center can answer your questions and tell you the status of your application. Representatives of

the U.S. Small Business Administration will also be there. Check your local news media for the location of a center near you, or log on to www.fema.gov, click on "Recovery Information" and then click on your state.

Source: www.fema.gov

Special Needs Assistance/Tips

Continued from page 20

- ID and valuable papers.
- Food for special dietary needs, personal hygiene items and a change of clothes.
- Lawn chair or cot, blanket or sleeping bag and a flashlight.
- Pillow.
- Sweater.
- Book, cards or games to pass the time.
- Cash for purchases after a disaster.

PETS

You are responsible to make arrangements in advance for your pets to shelter with friends, veterinarians or boarding kennels. Pets may not be permitted in public shelters. The only exception to this rule is a certified assistance animal.

Source: **Pasco County Office of Emergency Management**

Prepare Property to Minimize Danger and Damage

Before Hurricane Season:

- Make sure you have working emergency equipment such as flashlight, batteries, portable or stand-by generators and portable radios.
- Look for weak spots in doors, windows and roofs.
- Check all roof vents for proper installation.
- Check for loose and clogged rain gutters and downspouts.
- Trim trees and shrubbery so weak branches do not fall onto the house.
- Cut air channels through your trees to help save them.
- Buy and store materials like storm panels and plastic to properly secure your home.

Source: **Home Depot Hurricane Preparation Guide 2004**

Hurricane Home Preparation Checklist

- **Gutters** — Make sure gutters are free of debris to allow unobstructed flow of water.
- **Skylights** — Either build a wooden frame around the skylights or cover with panels before the storm arrives.
- **Entry Doors** — Review the quality of your entry doors. See which ones are the weakest and will need protection such as storm panels. Don't forget that French doors and double doors are usually the weakest. Strengthen the latch system, add surface-mounted side bolts and reinforce with 2 x 4's to secure weak doors.
- **Storm Panels or Shutters** — "The thicker the better" is the rule of thumb when you purchase galvanized steel or aluminum panels, the best protection for windows.

Source: **Home Depot Hurricane Preparation Guide 2004**

Insurance Review

Here is a brief review of key items every homeowner should check for in their insurance policy:

Hurricane Deductible — This deductible is based on the value of the insured property, not the estimate of damage, and applies to only hurricane claims (those resulting from a hurricane declared by the National Weather Service). This is the amount the homeowner is responsible for out of the total damages to the home. It is usually stated as a percentage of the policy limits.

Flood Insurance — Typically, homeowner's policies exclude flood damage. Homeowner's without flood insurance may qualify through the National Flood Insurance Program (NFIP).

Actual Cash Value — The depreciated value of property damaged in a storm.

Replacement Cost — The amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation.

Ordinance or Law Coverage — If a local building ordinance or law

increases the cost of repairing or replacing an insured dwelling, the insurance company will not pay the additional amount, unless this coverage is added to the policy. A homeowner's agent MUST offer this coverage and some companies automatically include this in their coverage.

Additional Living Expenses — Homeowner's packages provide additional living expense coverage that will pay some extra expenses if damage to your home requires you to live somewhere else while it is being repaired. Policies may designate a limit of coverage for additional living expenses, but does not obligate the insurance company to pay this amount in advance or in full. The policyholder must keep receipts for expenses and submit them to the insurance company for reimbursement.

For more information, please call the Florida Department of Financial Services' toll-free helpline at 1-800-342-2762, or visit on the Web at www.fldfs.com.

Source: **Jane Lyon**, Regional Manager of the Consumer Services, Florida Department of Financial Services.

Special Considerations for Older Adults with Special Needs

In Florida, we are particularly vulnerable to severe weather like hurricanes, and elders are especially susceptible to their effect. Those who live alone or are without the support of family or friends must take special precautions in the event of an emergency situation. People who are frail or disabled may need special assistance from family members, friends or social service agencies. Older adults who are also caregivers may require outside assistance.

Excessive stress and anxiety can contribute to increased episodes of illness, particularly for persons with heart disease and other illnesses. If an older adult lives in a nursing home, assisted living facility or boarding home, the administrator should be contacted to learn about the disaster plan for that facility.

Notify your health agency where you will be during a hurricane and when care can be re-established. Contact your physician if you are homebound and under the care of a physician, but not a home health



agency. If you require respirators or other electric dependent medical equipment, you should make prior medical arrangements with your physician. You should also register, in advance with your local power company.

If you require oxygen, check with your supplier about emergency plans. If you evacuate, remember to take medications, written instructions regarding your care, your walker, wheelchair, cane or special equipment along with your bedding. If you need assistance in an evacuation, please register *now* with your local county emergency management agency.

Source: www.stpete.org/stormeld.htm

Are You Ready?

An In-depth Guide to Citizen Preparedness

"Are You Ready? An In-depth Guide to Citizen Preparedness," (IS-22) is FEMA's most comprehensive source on individual, family and community preparedness. The guide has been revised, updated and enhanced to provide the public with the most current and up-to-date disaster preparedness information available.

"Are You Ready?" provides a step-by-step approach to disaster preparedness by walking the reader through how to get informed about local emergency plans, how to identify hazards that affect their local area and how to develop and maintain an emergency communications plan and disaster supplies kit. Other topics covered include evacuation, emergency public shelters, animals in disaster and information specific to people with disabilities.

Copies of "Are You Ready?" and the facilitator guide are available through the FEMA publications warehouse (1-800-480-2520).

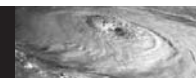
For more information, please e-mail David Larimer of FEMA's Community and Family Preparedness program at David.Larimer@fema.gov.

Source: www.fema.gov

Special Needs Registries by County

Alachua.....(352) 264-6500	Lee.....(239) 477-3600
Baker.....(904) 259-6111	Leon.....(850) 488-5921
Bay.....(850) 784-4000	Levy.....(352) 486-5213
Bradford.....(904) 966-6336	Liberty.....(850) 643-2339
Brevard.....(321) 637-6670	Madison.....(850) 973-3698
Broward.....(954) 537-2888	Manatee.....(941) 748-2241
Calhoun.....(850) 674-8075	Marion.....(352) 622-3205
Charlotte.....(941) 505-4620	Martin.....(772) 287-1652
Citrus.....(352) 746-6555	Miami-Dade.....(305) 468-5400
Clay.....(904) 284-7703	Monroe.....(800) 516-1665
Collier.....(239) 774-8444	Nassau.....(904) 491-7550
Columbia.....(386) 752-8787	Okaloosa.....(850) 651-7561
Dade.....(See Miami-Dade)or (850) 651-7150
DeSoto.....(863) 993-4831	Okeechobee.....(863) 462-5776
Dixie.....(352) 498-1240	Orange.....(407) 650-4047
Duval.....(904) 630-2472	Osceola.....(407) 343-7000
Escambia.....(850) 595-3311	Palm Beach.....(561) 712-6400
Flagler.....(386) 437-7381	Pasco.....(727) 847-8959
.....or (386) 437-7382or (TDD) (352) 521-5137
Franklin.....(850) 653-8977	Pinellas.....(727) 464-3800
Gadsden.....(850) 875-8642	Polk.....(863) 534-0350
Gilchrist.....(352) 463-3198	Putnam.....(386) 329-0379
Glades.....(863) 946-6020	Santa Rosa.....(850) 983-5360
Gulf.....(850) 229-9111	Sarasota.....(941) 951-5283
Hamilton.....(386) 792-6647	Seminole.....(407) 665-5102
Hardee.....(863) 773-6373	St. Johns.....(904) 824-5550
Hendry.....(863) 612-4700	St. Lucie.....(772) 462-1770
Hernando.....(352) 754-4083	Sumter.....(352) 569-6000
Highlands.....(863) 385-1112	Suwannee.....(386) 364-3405
Hillsborough.....(813) 276-2385	Taylor.....(850) 838-3575
Holmes.....(850) 547-1112or (850) 838-3576
Indian River.....(772) 567-2154	Union.....(386) 496-4300
Jackson.....(850) 482-9678	Volusia.....(386) 254-1500
Jefferson.....(850) 342-0211	Wakulla.....(850) 926-0861
Lafayette.....(386) 294-1950	Walton.....(850) 892-8066
Lake.....(352) 343-9420	Washington.....(850) 638-6203





Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

Information and Referral 1-800-96-ELDER (800-963-5337)



FLORIDA AREA AGENCIES ON AGING (Counties Served)

Northwest Florida Area

Agency on Aging

3300 Pace Boulevard, Suite 200
Pensacola, FL 32505
850-595-5428

(Escambia, Okaloosa, Santa Rosa and Walton Counties)

Area Agency on Aging of North Florida, Inc.

2414 Mahan Drive
Tallahassee, FL 32304
850-488-0055 • 1-866-467-4624

(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

Mid Florida Area

Agency on Aging

5700 S.W. 34th St., Suite 222
Gainesville, FL 32608

352-378-6649 • 1-800-262-2243

(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

Northeast Florida Area

Agency on Aging

4401 Wesconnett Blvd., 2nd Floor
Jacksonville, FL 32210-7387

904-777-2106 • 1-888-242-4464

(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

Area Agency on Aging

of Pasco-Pinellas

9887 Fourth Street North
Suite 100

St. Petersburg, FL 33702
727-570-9696

(Pasco and Pinellas Counties)

West Central Florida Area

Agency on Aging

5905 Breckenridge Parkway, Suite F
Tampa, FL 33610-4239

1-800-336-2226 • 813-740-3888

(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

Senior Resource Alliance

988 Woodcock Road, Suite 200
Orlando, FL 32803

407-228-1800

(Brevard, Orange, Osceola and Seminole Counties)

Senior Solutions

of Southwest Florida

2285 First Street
Fort Myers, FL 33901

239-332-4233

(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

Area Agency on Aging of Palm Beach/Treasure Coast, Inc.

1764 N. Congress Avenue, Suite 201
West Palm Beach, FL 33409

561-684-5885

(Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

Area Agency on Aging of Broward County

5345 N.W. 35th Ave.
Ft. Lauderdale, FL 33309

954-714-3456

(Broward County)

Alliance for Aging

9500 S. Dadeland Blvd., Suite 400
Miami, FL 33156

305-670-6500

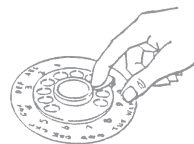
(Miami-Dade and Monroe Counties)

Please call the telephone number below in your area
for information and referrals.

FLORIDA ELDER HELPLINE DIRECTORY

Alachua.....	800-262-2243	Martin:	
Baker.....	888-242-4464	in-county.....	211
Bay.....	866-467-4624	out-of-county.....	561-383-1112
Bradford.....	800-262-2243	Miami-Dade.....	305-670-4357
Brevard.....	321-631-2747	Monroe.....	305-670-4357
Broward.....	954-714-3464	Nassau.....	888-242-4464
Calhoun.....	866-467-4624	Okaloosa.....	866-531-8011
Charlotte.....	866-505-4888	Okeechobee:	
Citrus.....	800-262-2243	in-county.....	211
Clay.....	888-242-4464	out-of-county.....	561-383-1112
Collier.....	866-505-4888	Orange:	
Columbia.....	800-262-2243	in-county.....	211
DeSoto.....	866-505-4888	out-of-county.....	407-839-4357
Dixie.....	800-262-2243	Osceola:	
Duval.....	888-242-4464	in-county.....	211
Escambia.....	866-531-8011	out-of-county.....	407-839-4357
Flagler.....	888-242-4464	Palm Beach:	
Franklin.....	866-467-4624	in-county.....	211
Gadsden.....	866-467-4624	out-of-county.....	561-383-1112
Gilchrist.....	800-262-2243	Pasco:	
Glades.....	866-505-4888	in-state.....	800-861-8111
Gulf.....	866-467-4624	out-of-state.....	727-217-8111
Hamilton.....	800-262-2243	Pinellas.....	727-217-8111
Hardee.....	800-336-2226	Polk.....	800-336-2226
Hendry.....	866-505-4888	Putnam.....	800-262-2243
Hernando.....	800-262-2243	Santa Rosa.....	866-531-8011
Highlands.....	800-336-2226	Sarasota.....	866-505-4888
Hillsborough.....	800-336-2226	Seminole:	
Holmes.....	866-467-4624	in-county.....	211
Indian River:		out-of-county.....	407-839-4357
in-county.....	211	St. Johns.....	888-242-4464
out-of-county.....	561-383-1112	St. Lucie:	
Jackson.....	866-467-4624	in-county.....	211
Jefferson.....	866-467-4624	out-of-county.....	561-383-1112
Lafayette.....	800-262-2243	Sumter.....	800-262-2243
Lake.....	800-262-2243	Suwannee.....	800-262-2243
Lee.....	866-505-4888	Taylor.....	866-467-4624
Leon.....	866-467-4624	Union.....	800-262-2243
Levy.....	800-262-2243	Volusia.....	888-242-4464
Liberty.....	866-467-4624	Wakulla.....	866-467-4624
Madison.....	866-467-4624	Walton.....	866-531-8011
Manatee.....	800-336-2226	Washington.....	866-467-4624
Marion.....	800-262-2243		

Elder Helpline Can Assist Non-English Speakers



By calling the Elder Helpline, Florida's elders can access information and referral services through the **Language Line**. Telephone interpreters provide live, on-line assistance by translating from English into as many as 148 different languages.

If you need information about, or referral to, a service provider outside the state of Florida, call the national Eldercare Locator Service at (800) 677-1116. An information specialist will assist you Monday through Friday from 9 a.m. - 11 p.m. EST. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service can be accessed through Florida Relay Service at (800) 955-8771.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuses by calling Florida's hotline at **1-800-96-ABUSE (962-2873)**.

Government and Voluntary Agencies

(Disaster Contact Information)

Family, friends and neighbors who wish to assist elderly or special-needs storm survivors may find the following list of telephone numbers helpful.

Florida Emergency & Information Line	800-342-3557
FEMA Registration/(First step for disaster assistance)	800-621-3362 or 621-FEMA
FEMA (TTY for Hearing Impaired)	800-462-7585
American Red Cross (food, shelter, financial assistance)	866-438-4636
(volunteer & donations)	866-435-7669
The Salvation Army	800-725-2769
Hunger Hotline (FL Assoc. for Community Actions)	800-329-3663
America's Second Harvest (food)	800-771-2303
Florida Volunteer and Donations Hotline	800-354-3571
Elder Helpline - Florida Department of Elder Affairs	800-963-5337
(Information and referral)	
Florida Dept. of Children and Families Project HOPE	866-518-1825
(Crisis counseling)	
DCF Disaster Food Stamp Hotline	800-342-9274
Florida Department of Financial Services (claims problems)	800-227-8676 or 800-22-STORM
Florida State Attorney General Price Gouging Hotline	800-646-0444
Florida Agricultural and Consumer Price Gouging Hotline	800-435-7352
Florida Abuse Hotline	800-962-2873 or 1-800-96ABUSE
Small Business Administration Helpline (SBA Loans for applicants)	800-359-2227
Social Security Administration (Information on programs)	800-772-1213
IRS (tax information)	800-829-1040
U.S. Department of Veteran's Affairs (Information and referral)	800-827-1000
Dept. of Homeland Security / FEMA Fraud & Abuse Hotline	800-323-8603
Florida Child Care (Resource and referral)	888-352-4453
Agency for Workforce Innovation (Unemployment claims)	800-204-2418



ATLANTIC TROPICAL CYCLONE NAMES

www.nhc.noaa.gov

2005	2006	2007	2008
ARLENE	ALBERTO	ANDREA	ARTHUR
BRET	BERYL	BARRY	BERTHA
CINDY	CHRIS	CHANTAL	CRISTOBAL
DENNIS	DEBBY	DEAN	DOLLY
EMILY	ERNESTO	ERIN	EDOUARD
FRANKLIN	FLORENCE	FELIX	FAY
GERT	GORDON	GABRIELLE	GUSTAV
HARVEY	HELENE	HUMBERTO	HANNA
IRENE	ISAAC	INGRID	IKE
JOSE	JOYCE	JERRY	JOSEPHINE
KATRINA	KIRK	KAREN	KYLE
LEE	LESLIE	LORENZO	LAURA
MARIA	MICHAEL	MELISSA	MARCO
NATE	NADINE	NOEL	NANA
OPHELIA	OSCAR	OLGA	OMAR
PHILIPPE	PATTY	PABLO	PALOMA
RITA	RAFAEL	REBEKAH	RENE
STAN	SANDY	SEBASTIEN	SALLY
TAMMY	TONY	TANYA	TEDDY
VINCE	VALERIE	VAN	VICKY
WILMA	WILLIAM	WENDY	WILFRED